

In this edition, we explore how accountants drive sustainability in modern businesses and unpack ESG investing—what it means and why it matters. We also cover April 2026 lodgment deadlines, instant asset write-offs for energy-efficient equipment, and smart money habits to build long-term financial stability—plus much more to keep you informed and ahead.



## The Psychology of Money: How Emotions Shape Financial Decisions

Laiba Tariq

The Psychology of Money explores how emotions, habits, and mindset influence the way we earn, spend, save, and invest. Often, financial decisions are driven more by behavior than knowledge. Understanding fear, impulse, and confidence helps individuals make smarter choices and avoid costly mistakes. By building awareness of these emotional triggers, people can develop healthier financial habits, improve discipline, and achieve long-term stability and success in managing their personal finances.



Financial freedom doesn't start with more money, it starts with better decisions. Learn it, live it, and let your money work for you.



**Good Friday**  
**April**  
**Friday 03**

A Christian holy day commemorating the crucifixion of Jesus Christ.

**Easter Sunday**  
**April**  
**Sunday 05**

A Christian festival celebrating the resurrection of Jesus Christ.

**Earth Day**  
**April**  
**Wednesday 23**

A global day promoting environmental protection and care for the planet.

# Eco-Friendly Investing: What Is ESG & Should You Care?

**ABEERA KHAN**

ESG investing focuses on Environmental, Social, and Governance factors when choosing where to invest. It means supporting companies that care about the planet, treat people fairly, and operate ethically. In Australia, ESG is gaining attention as investors look for sustainable and responsible options.

Why should you care? ESG investing can help align your money with your values while potentially managing long-term risks. However, not all “green” investments are truly sustainable, so it’s important to research carefully. Done right, ESG investing allows you to grow your wealth while contributing to a more sustainable future.



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# How Accountants Drive Sustainability in Modern Businesses

**Eman Akram**

In today’s evolving business landscape, accountants play a far greater role than managing numbers—they are key drivers of sustainability. By integrating environmental data into financial analysis, accountants help organizations measure carbon footprints, manage resource efficiency, and identify cost-saving opportunities. They support strategic decisions that balance profitability with environmental responsibility. In Australia, where sustainability regulations are tightening, accountants also ensure compliance while guiding long-term planning. Their insights enable businesses to reduce risks, improve transparency, and build resilient operations.



Ultimately, accountants are at the forefront of transforming finance into a powerful tool for sustainable growth and responsible business leadership.



# SMSF Compliance: Key Responsibilities for Trustees

Fajar Ali

Sustainability begins with everyday choices. Reducing single-use plastics, saving water, and minimizing food waste can create meaningful impact over time. It's not about perfection, but consistency and awareness. Simple habits like using reusable items, going paperless, and supporting eco-friendly practices help both at home and work. With Earth Day as a reminder, now is the time to act. Small, mindful steps today can lead to a greener, more sustainable future.



# Instant Asset Write-Offs for Energy-Efficient Equipment

ABEERA KHAN

The Australian Government's instant asset write-off lets eligible small businesses deduct the full cost of assets up to \$20,000, provided they are installed and ready for use by 30 June 2026.

This presents a valuable opportunity to invest in energy-efficient equipment like solar panels or upgraded machinery, reducing both tax liability and operating costs. With the threshold likely to decrease after June 2026, acting early helps maximise financial and sustainability benefits.

# Registered agent lodgment program due dates for April 2026.

## 21st April:

- Businesses must lodge and pay the March 2026 monthly BAS and quarter 3 PAYG instalments for consolidated groups.

## 28th April:

- Paper activity statements, instalment notices (if varying), and super guarantee contributions are due.

## 30th April:

- Lodge TFN report for closely held trusts if any beneficiary quoted their TFN to a trustee in quarter 3, 2025–26.
- Lodge lost members report for the period 1 July 2024 to 31 December 2025.



# Money Moves: Building Smart Financial Habits for Life

**Fajar Ali**

Financial literacy is all about taking control of your money so you can live with confidence and less stress. It starts with simple habits like budgeting, tracking your spending, and saving regularly that build a strong foundation over time. Even setting aside a small emergency fund can protect you from unexpected expenses without falling into debt. In today's world of rising costs and easy online spending, being financially aware is more important than ever. You don't need to be an expert or earn a lot to manage money well, just be intentional. Understanding basics like saving, smart spending, and planning helps you stay prepared, avoid common mistakes, and work toward your goals with clarity and independence.

# Employee of the Month

We are pleased to announce our Employees of the Month: **Abeera Khan, Fajar Ali, and Eman Akram.**

Your dedication, hard work, and consistent performance have stood out this month. You've shown great teamwork, professionalism, and commitment to excellence, making a positive impact on the team's success. Thank you for your valuable contributions, keep up the excellent work and continue to shine.



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# Rental property deductions – what's allowed?

Laiba Tariq

Rental property owners can claim deductions on expenses directly related to earning rental income. This includes loan interest, council rates, property management fees, insurance, repairs, and maintenance. Depreciation on assets like appliances may also be claimed over time. However, personal expenses and improvements (capital works) are treated differently and claimed over several years.



# Single Touch Payroll (STP) updates

Sarah Zahid

Single Touch Payroll (STP) continues to evolve, with enhanced reporting requirements under Phase 2 and upcoming changes linked to Payday Super from 1 July 2026. Employers must report detailed payroll information, including wages, tax withheld, and superannuation, each pay cycle. This improves transparency and streamlines compliance with the ATO.

Ensuring your payroll system is up to date and reporting is accurate is essential to avoid penalties and meet all regulatory obligations.

# How to reduce your tax bill legally

Soha Tahir

Reducing your tax bill legally involves claiming all eligible deductions, such as work-related expenses, investment costs, and home office claims where applicable. You can also benefit from available tax offsets and by making additional superannuation contributions within allowed limits. Timing expenses before the end of the financial year and deferring income where possible may help lower taxable income. Maintaining accurate records is essential, and seeking professional advice ensures you maximise savings while staying fully compliant with ATO regulations..



# Earth Day Celebration: Planting for a Greener Tomorrow






**Laiba Tariq**

On Earth Day, our employee planted marigolds in flower pots to beautify the surroundings and contribute to a greener environment.

We aim to promote sustainability and environmental awareness through small yet meaningful actions that inspire everyone to care for nature, reduce waste, and appreciate the importance of plants in creating a cleaner and more beautiful planet for future generations together.



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## GBS Tip of the Month:

Stay organised by maintaining your financial records throughout the year instead of scrambling at tax time. Use accounting software or mobile apps to record expenses, invoices, and receipts in real time. This helps you accurately track deductible items, reduces the risk of errors, and ensures full ATO compliance. Consistent record-keeping also saves time during lodgement and helps you maximise legitimate tax deductions without stress or last-minute pressure.

